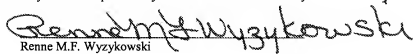


PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office on August 16, 2007 at or before 11:59 p.m. Pacific Time under the Rules of 37 CFR § 1.8.


Renne M.F. Wyzykowski

Appl No.	: 09/928,036	Confirmation No. 5221
Applicant	: Adi Harari	
Filed	: August 8, 2001	
Title	: METHODS AND SYSTEMS FOR AUTOMATED LOAN ORIGINATION, PROCESSING AND APPROVAL	
TC/A.U.	: 3692	
Examiner	: Timothy M. Harbeck	
Docket No.	: 45388/G453	
Customer No.	: 23363	

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
August 16 2007

Commissioner:

In response to the Office action of February 16, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.